



UNIVERSITY OF
FLORIDA

IFAS EXTENSION



Consumer Highlights



SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

November 2005

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Low Interest Balance Transfers - Why are the credit card companies begging to give you a good deal

According to "Credit Cards Magazine," credit card profits in 2004 were the highest they've been since 1988. Experts believe that the credit card market is "saturated." So on average, for every new account, an old one is closed.

The banks that issue credit cards are in a competitive battle for new accounts. And they know that not all accounts are equally profitable. The ideal customer uses the card often, is always paying interest on an account balance and pays the minimum amount each month without fail.

Banks are also worried about borrowers not being able to make their payments. So the trend is for credit card companies to segment their offers based on the credit-worthiness of the cardholder.

Combine those two and you'll find the bank's ideal customer. They are aggressively going after customers who carry a balance, but still have a good credit record.

The bank can make money on a low-interest account in a number of different ways. For instance, you may be required to pay a "balance

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transfer fee" of 3% or so to move the balance to the new card.

The bank knows that Americans charge \$1.5 trillion per year. There's a small merchant fee on every credit card transaction. They like it when you use your new card.

They also hope that you will continue to run a balance on her low interest card. Once the low interest period ends then they can charge you 15% or more on the balance. It doesn't take long for them to make up any interest that they gave up to get the account.

Plus, the low interest offer may only apply to balance transfers. Any new charges you make could be at the regular interest rate.

And the monthly payments she makes will be used to pay off the low interest transferred balance first. That leaves the new charges unpaid to run up regular rate interest charges.

You need to read the fine print on the credit agreement. There are some additional dangers lurking that you will want to know about. The bank is concerned about delinquencies. So your low interest deal probably has a clause that would increase the rate if you're late on any payments. Typically called a universal default clause, they allow the bank to raise your rate substantially if you missed a payment to any of her creditors. Not just this account. Any account. So you don't want to wait until the last minute to make your monthly payments.

You also need to know that it's unwise to continually jump from one low interest card to another. Many consumers mistakenly think that's the best way to beat the system.

If you begin jumping, you will lower your credit score. Part of your score is based on how long your business relationships have lasted. Opening and closing accounts each year won't

help. A lower score will make it more expensive for you to borrow again (including auto and home loans.)

The low interest transfer does offer you an opportunity. It's a great time to pay down a credit card balance. That's much easier to do when you're paying little or no interest.

So should you switch to a low rate credit card? If you haven't done so in the past and it reduces your balance, it could save you some money. Picking the right card requires finding the best offer for your particular needs. That can be somewhat complicated.

What's the bottom line? The banks offer low rate transfers because they know that they'll make money that way. And you should only play if the transfer will make money for you, too.

Gary Foreman
Dollar Stretcher.com Website

Fashionable Fall Paint Colors

Incorporating new paint color into your home is an easy and inexpensive way to change the mood and ambience of your living area. As cooler weather arrives, warm up your space with this fall's most popular and high impact hues. Whether you favor traditional styling or lean more towards contemporary furnishings, fall's deeper and bolder paint palette can help set the tone for a warm and seasonal home. This season's fashionable fall colors include:

Browns

From taupe to deep chocolate, browns are a terrific choice to cozy up a space. Brown not only provides richness to a room, but is a perfect contemporary backdrop when mixed with

aqua blue or purple. For another dramatic room treatment, try brown on a ceiling, mixed with neutral side walls.



When choosing brown, think hot chocolate, rich coffee beans or a favorite tweed jacket.

Purples

Purple has long been considered a fickle color; in one season and out the next. Today's purple palette is regal and can provide drama within a living space. Not quite ready for an entire purple room? Use purple on one wall or within a niche area for high impact color and excitement. Combine purple with earthy green for a harmonious blend with the outside environment.

Oranges

Orange continues to grow in popularity and has changed its personality over time. No longer bright and playful, this season's orange is more organic in tone and depth. Pumpkin and ginger hues offer a solid setting when teamed with metallics, black accents or trim.



Reds

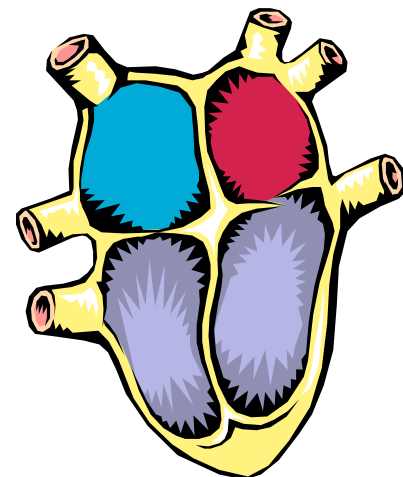
No season is complete without brilliant reds! Cranberry, crimson and claret are wonderful festive hues which provide punch to dining rooms, kitchens and foyers. Coupled with gold or mustard, this harmonious combination provides excitement and flair for both fall and the upcoming holiday season.



Clickable Research

Three of the nation's most important health groups are teaming up on a new Web site designed to keep patients up to date about medical studies that may affect their health. The American Cancer Society, American Heart Association and American Diabetes Association, together with more than two-dozen medical-journal publishers and patient-advocacy groups, have launched www.patientinform.org. Every month, experts from the three health associations will review hundreds of published medical studies and craft explanations in plain English of what the research means to health-care consumers. The site will also link to free online copies of the original journal articles, many of which otherwise require a subscription to access.

The site was still in a pilot phase as this newsletter went to press, but the participating associations are already posting samples on their own sites. www.cancer.org, www.americanheart.org and www.diabetes.org.



Fitness For The Soul

"Practice Makes Perfect" is an adage we have heard many times. Now here is the question, "Are you practicing what you want to become?"

If you are in the habit of being uptight whenever life isn't quite right, always being right, or acting like life is an emergency, your life will be a reflection of this. You will be frustrated because you have practiced being frustrated.

Likewise, you can choose to practice other qualities—compassion, patience, kindness, humility and peace. You don't have to make your life into a big project where the goal is to be constantly improving. But it is helpful to be aware of your own habits. How do you spend your time? Are you cultivating habits that are helpful to your goals? Is what you say you want your life to stand for consistent with what your life really stands for? Ask yourself those questions and answer them honestly.

Home Economics Notes
October 2005

6 Easy Ways To Lower Calories On Your Holiday Dessert Table

1. Lighten ingredients in your desserts.

- Use *Splenda* brand sweetener in place of all or part of the *sugar*.
- Splenda is a non-nutritive sweetener that measures just like sugar.
- Splenda works great in pie fillings, puddings, cranberries, etc.
- Splenda is not recommended for crisp cookies or cakes where sugar is needed for structure.
- Save 652 calories per cup compared to sugar.
- Follow tips on the box or at www.splenda.com.

- Use *egg whites* or *nonfat egg substitute* in place of *whole eggs*.
 - Use 1/4 cup of egg whites or nonfat egg substitute for every whole egg.
 - Save 41 calories and 5 grams of fat each egg.
- Use *Grape-Nuts cereal* in place of half the *nuts*.
 - Save 320 calories and 71 g of fat a cup.
- Reduce amount of *chocolate chips* and *nuts* by 25%.
- Use *fat-free whipped cream* in place of *regular whipped cream*.
 - Save 30 calories and 4.5 g of fat for each 2-tablespoon serving.
- Substitute *skim milk* for *whole milk*.
 - Save 64 calories and 8 g of fat a cup.
- Use *evaporated skim milk* in place of *evaporated milk*.
 - Save 140 calories and 18.5 g of fat per cup.
- Use *trans-free stick margarine* in place of *butter*.
 - Save 89 calories, 12 g fat and 93 g of saturated fat per cup.

2. Cut everything into smaller pieces.

- Cutting pies into 10 pieces versus 8 saves 20% of the calories; cutting into 12 versus 8 saves 33% of the calories.
- Cakes and brownies should be cut into bite-sized pieces.

3. Make cookies smarter.

- Make cookies smaller.
- Make just one or two varieties. Consider making dough and freezing—bake just what you need, a little at a time, during the holiday season.
- Cutting fat doesn't really save calories because it is replaced with sugar and flour.



4. Make fewer high-calorie items, such as cakes and pies.

- You will be less inclined to eat too many desserts if your choice is limited to a few special treats.
- If you really like to bake, consider making inedible crafts as part of your holiday creations, instead of so many baked goods.

5. Feature hot beverages with dessert.

- Hot beverages can be a low-calories highlight.
- Try hot herbal teas.
- Make your own flavored coffees. Try adding ground cinnamon, pure vanilla or almond extract to the coffee grinds before brewing.
- Use lower-calorie condiments such as fat-free half and half, fat-free whipped cream, orange zest, cinnamon sticks and non-nutritive sweeteners.

6. Offer your guests a variety of fresh fruits with dessert.

- Serve grapes, oranges, pears and a variety of colors from fruits in season.
- Place whole items in a bowl and put sliced fruits on holiday platters.

Communicating Food for Health
October 2005



In The Garden

By

Theresa Friday, Horticulture Agent

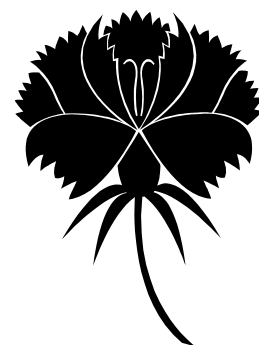
Many local residents believe that fall is the most beautiful time of year along the northern Gulf Coast. Clear days and lower humidity make for more enjoyable gardening activities.

During late October and November, watch for a burst of color along roadsides as many wildflowers bloom at this time of year. Watch for fall color, particularly in wetland areas and near creeks and river drainages. More hardwoods which yield fall color are found in these kinds of areas. Florida red maple, blackgum, sweetgum and tulip poplar should start coloring up soon. On upland sites, turkey oak and wild persimmons are brilliant - if we get the right conditions.

November Gardening Tips

Flowers

- Cool season flowers which can be planted now include: carnation, foxglove, pansy, petunia, snapdragon, Shasta daisy, ornamental kale and ornamental cabbage.
- Prepare to move potted tropical and subtropical plants inside. Cold sensitive patio plants like schefflera and philodendrons should not be exposed to 40°F nights. Temperatures in the 40's and even 50's, though they might not result in frost-like damage, can cause long-term problems.
- Buy spring bulbs such as tulips and refrigerate them for 8 weeks.
- When mums have finished blooming, prune back to 3 inches above the ground.



Trees and Shrubs

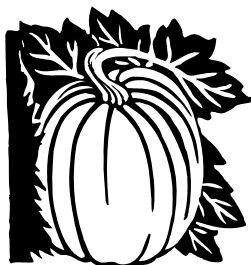
- Now is a great time to plant ornamental trees and shrubs.
- Locate and order fruit trees so that they can be planted in December.
- Apply horticultural oil if scales, mites, and other plant sucking insects have been a problem on woody ornamentals.
- Plant camellias later in the month.
- Looking for fall color in the landscape? This is the time of year to identify local plants that yield the best fall leaf color. Take a look around and see what's showing up well this fall. Some to consider for planting include: black gum, hickory, dogwood, crape myrtle, sweetgum, oakleaf hydrangea and red maple.
- Avoid heavy pruning jobs this late in the year.
- This is one of the most ideal times for transplanting trees and shrubs.
- Magnolia and dogwood seeds can be harvested and planted as soon as they are ripe. Remove the outer pulp and plant them immediately, before they dry out.

Fruits and Nuts

- Plant strawberries before November 15. Recommended varieties for North Florida include: Florida 90, Chandler, Dover, Florida Belle, Oso Grande, Sweet Charlie and Selva.

Vegetable Garden

- Start winter vegetables by planting beets, broccoli, Brussels sprouts, cabbage, carrots, Chinese cabbage, collards, kale, kohlrabi, leeks, lettuce, mustards, onions, parsley, radish and spinach.
- Harvest gourds, butternut squash, pumpkins and other cucurbits as the vines begin to die. Clip, don't break about 2 inches of stem with each fruit.



Vegetable Garden

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Lawns

- In dry weather, water the lawn to keep it healthy during the winter.
- If desired, sow annual rye grass at the beginning of the month for a green lawn through the winter.
- Fertilize annual rye grass with a complete fertilizer after it has been mowed a few times. Apply at the rate of ½ lb. of nitrogen per 1000 sq. ft.
- Allow the permanent lawn (centipede and St. Augustine, in particular) to gradually go dormant by withholding fertilizer.



Recipes



Easy Pumpkin Pudding

- 1 c. canned pumpkin
- 1 pkg. (4-serving size) sugar-free, instant vanilla pudding mix
- 1 tsp. pumpkin pie spice
- 1-1/4 c. skim milk

Directions:

Mix all ingredients together. Place in individual bowls or glasses and chill until set. Serve cold with nonfat whipped cream on top (optional).

Makes 4 servings. **Each 2/3 cup serving:** 77 calories, 0 g fat, 0 g saturated fat, 2 mg cholesterol, 380 mg sodium, 15 g carbohydrate, 2 g fiber, 4 g protein

Marinated Salad

1 can shoepeg corn - drain
 1 can petit peas - drain
 1 can french cut green beans - drain
 1 c. chopped celery
 1/2 c. chopped onion
 1/2 c. chopped green pepper
 Pimento for color

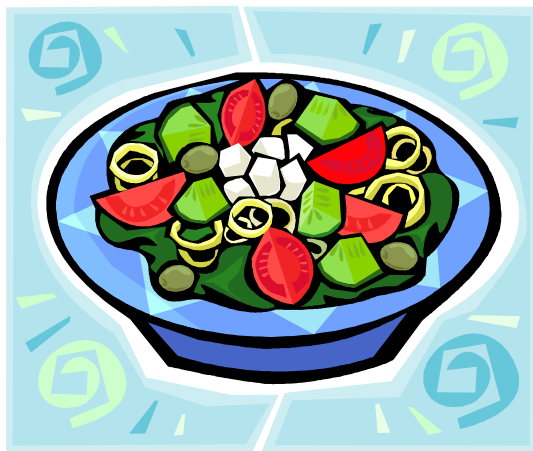
Place in large bowl.

Dressing:

1 c. sugar
 3/4 c. wine vinegar
 1/2 c. oil
 1/2 tsp. salt
 1/2 tsp. pepper

Heat and stir until sugar is dissolved. Cool before pouring over vegetables. Refrigerate over night before serving.

Bertha Christian
 Pace-Pearidge HCE Club



The Best Light Pumpkin Pie

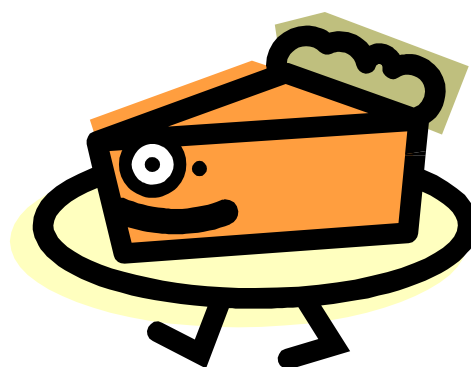
This pumpkin pie saves 100 calories per slice from the traditional version and it tastes identical!

1 c. ginger snaps (about 16 cookies)
 16 oz. can pumpkin
 1/2 c. egg whites (about 4)
 1/2 c. sugar
 2 tsp. pumpkin pie spice (1.25 tsp. cinnamon, 1/2 tsp. ginger, 1/4 tsp. cloves)
 12 oz. can evaporated skim milk

Preheat the oven to 350°. Grind the cookies in a food processor. Lightly spray a 9" glass pie pan with vegetable cooking spray. Pat the cookie crumbs into the bottom of the pan evenly. Mix the rest of the ingredients in a medium-sized mixing bowl. Pour into the crust and bake until knife inserted in center comes out clean, about 45 minutes. Store in refrigerator.

Allow to cool and slice in 8 wedges. Optional: serve each wedge with fat free whipped cream.

Serves 8. Each slice: 165 calories, 1.5 g fat, .5 g saturated fat, 1.5 mg cholesterol, 170 mg sodium, 32 g carbohydrate, 2 g fiber, 6 g protein. Diabetic exchange: 2 bread.





HCE NEWS



Homemaker's Holiday Fair

November 4 & 5, 2005 - 9:00-5:00
Santa Rosa County Auditorium

Make plans now to attend the 24th Annual Holiday Craft Fair. We need more volunteers to help in the food booth. If interested, call me at the office.

Leader Training/ Council Meeting

November 9, 2005 - 9:30 AM
County Extension Office

This month we will be making kits for *"Holiday Happenings"* program for T. R. Jackson Pre-K parents and T.A.P.P. students. Please bring a sack lunch for after the meeting.

Each club needs to bring 2 finished products with directions for the T. R. Jackson program.

"Christmas in the South" Program

Escambia County HCE Council
10:00-Noon-Ensley Lodge, Old Palafox St.
Cost: \$5.00

Christmas decorations and holiday foods will be presented.

Enjoy the Holidays When You Have To Manage Diabetes

November 15, 2005
Gulf Breeze United Methodist Church
75 Fairpoint Dr., Gulf Breeze
9:30-11:30 AM - Cost: \$5.00

November 17, 2005
Escambia County Extension Windstorm Building
3740 Stefani Rd., Pensacola
6:00-8:00 PM; Cost: \$5.00

This class will cover holiday goal setting, healthy and tasty holiday foods and planning tips for the holidays. Handouts and recipe sampling will also be included.



Christmas Coffee

December 1, 2005
9:30 AM - Extension Office

Club assignments are in your handbooks. Make plans to attend and bring a guest.





November 2005



Sun

Mon

Tue

Wed

Thu

Fri

Sat

1

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4

5

Christmas Coffee
December 1, 2005
County Extension Office

Homemaker's
Holiday Fair
9:00 AM-5:00 PM
County
Auditorium

Homemaker's
Holiday Fair
9:00 AM-5:00 PM
County
Auditorium

6

7

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11

12

Skyliners Club
Mtg. - 9:30 AM
Grace & Margo
Ext. Office
Classroom

Leader Trng./
Council Mtg.
9:30 AM
Extension
Auditorium

Veteran's Day
Office closed

13

14

15

16

17

18

19

Milton Club
Mtg. - 9:30 AM
Extension
Conference
Room

20

21

22

23

24

25

26

Wallace Club
Mtg. - 10:00 AM
Wallace
Clubhouse

Pace-Pearidge Club
Mtg. - 10:00 AM
Clubhouse
Holiday - Office
closed

Holiday Of-
fice closed

27

28

29

30

**Enjoy The Holidays When You Have To
Manage Diabetes**

November 15 - G. B. United Methodist Church
9:30-11:30 AM - Cost: \$5.00

November 17 - Escambia County Extension
6:00-8:00 PM - Cost: \$5.00

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Sincerely,

Linda K. Bowman, R.D., L. D.
Extension Agent IV
Family & Consumer Sciences
Santa Rosa County

LKB:emt

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